PHLY-24,732 PATENT

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Jeffry Jovan Philyaw and David Kent Mathews

Serial No.: 09/382,426

Confirmation No.: 5220

Filed: August 24, 1999

Group: 3625

Examiner: Mark A. Fadok

For: METHOD AND APPARATUS FOR COMPLETING, SECURING AND

CONDUCTING AN E-COMMERCE TRANSACTION

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Alexandria, VA 22313-1430

Dear Sir

## AMENDMENT AFTER FINAL OFFICE ACTION

This communication is responsive to the Examiner's Office Action mailed April 5, 2007.

Amendments to the Claims are reflected in the listing of claims beginning on page 2 of this paper.

Remarks/Arguments begin on page 7 of this paper.